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### REMARKS

This is in response to the Office Action mailed on October 4, 2005. Claims 25-41 are pending in the application and were rejected. With this Amendment, claims 25, 32 and 37 are amended. The remaining claims are unchanged in the application.

Claims 25-41 were rejected under 35 U.S.C. 103(a) as being unpatentable over Moran in view of Atkins. Applicant respectfully submits that the amended claims are patentably distinguishable over the prior art of record.

For example, neither Moran nor Atkins teach or suggest systems and methods to be used by an individual investor as required in the amended claims. Instead, Moran and Atkins teach systems and methods that are to be used by financial professionals acting on behalf of an individual investor. The amended claims point out that "the user" is the one with "personal financial data of the user" input into the system, method, or program, and the user is not a financial professional operating on the personal financial data of a client.

In addition, the systems of Moran and Atkins teach complicated outputs that are to be understood by financial professionals, not their clients. The amended claims in contrast require that the "coaching advice is directed to the user" where "the user" is the one with the input "personal financial data." In connection with this, the outputs of the systems of Moran and Atkins are interpreted and processed by the financial professionals who then present them to the clients. This type of coaching advice is not "automated" as required by the claims.

Applicants respectfully submit that the amended features of the prior art are not shown or suggested in the Moran or Atkins, and therefore would be missing from any proposed combination. Accordingly, applicants respectfully request favorable action and allowance.

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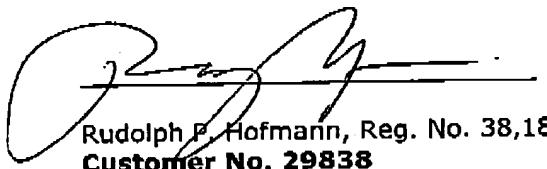
**CONCLUSION**

In light of the above remarks, Applicant asserts that all pending claims listed above are allowable and requests allowance of the present application.

In the event a telephone conversation would expedite the allowance of the present application, the undersigned may be reached at 612-607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-376002).

Respectfully submitted,



Rudolph P. Hofmann, Reg. No. 38,187  
Customer No. 29838

OPPENHEIMER WOLFF & DONNELLY LLP  
Plaza VII, Suite 3300  
45 South Seventh Street  
Minneapolis, MN 55405  
Phone: (612) 607-7340  
Fax: (612) 607-7100  
E-mail: rhofmann@openheimer.com